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IFW 3629/4

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**TRANSMITTAL
FORM**

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Total Number of Pages in This Submission

Application Number	09/677,401
Filing Date	29 September 2000
First Named Inventor	K. Jon Kern
Art Unit	3629
Examiner Name	T.D. Nguyen
Attorney Docket Number	014-040001US

ENCLOSURES (Check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input checked="" type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD Remarks	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 1. Certificate of Express Mail 2. Return Postcard 3. Credit Card Payment form
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Heimbecher & Assoc., LLC		
Signature			
Printed name	Reed R. Heimbecher		
Date	4 January 2006	Reg. No.	36,353

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature			
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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/677,401 Confirmation No. : 3108
First Applicant : K. Jon Kern Art Unit : 3629
Filed : 29 September 2000 Examiner : T.D. Nguyen
Title : Loyalty reward program for reducing the balance of a loan obligation
Docket No. : 014-040001US
Customer No. : 33486

CERTIFICATE OF MAILING BY EXPRESS MAIL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The undersigned hereby certifies that the attached

1. Transmittal Form (1 page);
2. Fee Transmittal (1 page) (in duplicate);
3. Petition for Extension of Time Under 37 CFR 1.136(a) (1 page);
4. Credit card payment form (1 page);
5. Amendment and Response (37 pages);
6. this Certificate of Mailing by "Express Mail" (37 CFR 1.10) (1 page); and
7. return postcard,

all relating to the above-referenced application were deposited with the United States Postal Service on **4 January 2006** as "Express Mail," using an Express Mail label having the number noted at the top of this page and addressed to the Mail Stop Amendment, Commissioner for Patents at the above address.

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